



1 Deborah Tuck
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3 Ph: 760-840-1806

4 In Pro Se

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8 **UNITED STATES DISTRICT COURT**
9 **SOUTHERN DISTRICT OF CALIFORNIA**

10 DEBORAH TUCK,

11 Plaintiff,

12 vs.

13 MERRICK BANK CORPORATION,

14 EQUIFAX INC.,

15 TRANS UNION LLC,

16 EXPERIAN INFORMATION SOLUTIONS
17 INC., DOES 1 THROUGH 25, inclusively,

18 Defendants,

CASE NO: **16CV0917 JAH MDD**

**CONSUMER NOTICE OF
DISPUTE OF DEBT**

19 **CONSUMER NOTICE OF DISPUTE OF DEBT**

20 COMES NOW, DEBORAH TUCK, pursuant to 15 U.S.C. §1692g,
21 Fair Debt Collection Practices Act (FDCPA) hereby disputes the alleged
22 consumer debts in their entirety, and any and all past or present debt's the Defendant's
23 claims that I the Plaintiff DEBORAH TUCK owes in the above-entitled matter.

24 **THEREFORE, this NOTICE shall be deemed a request/demand for**
25 **"verification" and debt validation request as defined by 15 U.S.C**
26 **§1692(g)(1)(2)(5)(b), and California Consumer Protection Statutes/Laws.**

27 Plaintiff DEBORAH TUCK, hereby requests validation pursuant to 15 U.S.C. §1692 *et seq.*
28 SPECIFICALLY, I dispute as to the identity of the true owner(s) (if any) of this same
alleged consumer debts, the alleged due and owing, I dispute all signatures on the

1 Defendant's unauthenticated hearsay documents, and the Defendant's alleged authority and
2 capacity to collect and/or sue on behalf of the same. The Defendant's in the above-entitled
3 case are "debt collectors" as that term is defined by 15 U.S.C. 1692a(3).

4 MERRICK BANK CORPORATION is attempting to collect a "household debt" as
5 that term is defined by 15 U.S.C. §1692a(5).

6 **LASTLY**, I, Plaintiff DEBORAH TUCK upon viewing my consumer credit
7 reports whereby it was revealed that the Defendant's are reporting numerous alleged
8 negative debts over numerous past years on my personal consumer credit reports with two
9 of the three major credit reporting agencies.

10 I, DEBORAH TUCK, hereby request the Defendant MERRICK BANK
11 CORPORATION remove the inaccurate information immediately from my personal
12 consumer credit reports pursuant to 15 U.S.C. §1681 *et al.* Parties must comply with the
13 requests herein in a timely manner and completely. Failure to provide the above-requested
14 documentation will result in the Plaintiff DEBORAH TUCK filing a claim for all damages
15 and all court costs including attorney's fees and costs accordingly.

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17 Dated this 11th day of April 2016.

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21 DEBORAH TUCK, PLAINTIFF IN PRO SE
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